

FIRST VERNON BANCSHARES, INC.

	CPP Disbursement Date 06/12/2009	RSSD (Holding Company) 1139998	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$180	\$154	-14.5%		
Loans	\$133	\$118	-11.0%		
Construction & development	\$7	\$6	-15.4%		
Closed-end 1-4 family residential	\$28	\$24	-12.1%		
Home equity	\$0	\$0	58.0%		
Credit card	\$1	\$1	-12.5%		
Other consumer	\$4	\$2	-43.1%		
Commercial & Industrial	\$30	\$24	-19.7%		
Commercial real estate	\$44	\$42	-5.0%		
Unused commitments	\$12	\$12	1.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$5	\$8	46.2%		
Asset-backed securities	\$2	\$2	4.4%		
Other securities	\$13	\$13	4.2%		
Cash & balances due	\$22	\$9	-60.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$161	\$135	-15.8%		
Deposits	\$155	\$133	-14.5%		
Total other borrowings	\$5	\$2	-54.4%		
FHLB advances	\$5	\$0	-100.0%		
Equity					
Equity capital at quarter end	\$19	\$19	-3.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	11.1%	11.4%	--		
Tier 1 risk based capital ratio	14.3%	14.7%	--		
Total risk based capital ratio	15.6%	15.9%	--		
Return on equity ¹	16.2%	-10.0%	--		
Return on assets ¹	1.7%	-1.2%	--		
Net interest margin ¹	3.3%	3.9%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	49.7%	44.8%	--		
Loss provision to net charge-offs (qtr)	27.7%	-2675.0%	--		
Net charge-offs to average loans and leases ¹	1.6%	-0.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	42.0%	25.8%	2.4%	0.1%	--
Closed-end 1-4 family residential	7.0%	4.2%	0.0%	0.2%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	2.7%	3.2%	0.0%	1.3%	--
Other consumer	0.5%	1.4%	0.0%	0.2%	--
Commercial & Industrial	7.5%	8.6%	1.5%	1.0%	--
Commercial real estate	3.9%	7.9%	0.2%	0.2%	--
Total loans	8.4%	8.9%	0.6%	0.4%	--